

No. 230

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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June 30, 1984

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Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1984, Compared with Report of (111) State Banks and (3) Trust Companies, June 30, 1983

Figures In Thousands

RESOURCES	June 30, 1984	June 30, 1983	Decrease-Increase+
Cash and Banks	\$ 238,588	\$ 230,534	\$ 8,054+
U.S. Treas. Securities	468,631	405,713	62,918+
U.S. Agency Securities	181,667	206,893	25,226-
State and Mun. Securities	289,147	306,041	16,894-
Other Securities	14,392	5,110	9,282+
Funds Sold	92,445	79,019	13,426+
Loans & Discounts	1,818,209*	1,625,650*	192,559+
Lease Financing	909	1,559	650-
Premises, F & F	59,919	56,022	3,897+
Other Real Estate	16,728	11,610	5,118+
Other Assets	89,302	76,308	12,994+
	<u>\$ 3,269,937</u>	<u>\$ 3,004,459</u>	<u>\$ 265,478+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 410,592	\$ 407,592	\$ 3,000+
Time & Savings I.P.C.	2,168,833	1,980,890	187,943+
U.S. Government Deposits	4,397	3,334	1,063+
Other Public Deposits	247,755	212,397	35,358+
All Other Deposits	6,030	3,042	2,988+
Off. & Cert. Checks	20,607	21,570	963-
Total Deposits	<u>\$ 2,858,214</u>	<u>\$ 2,628,825</u>	<u>\$ 229,389+</u>
Funds Purchased	51,419	49,433	1,986+
Other Borrowed Funds	15,889	16,450	561-
Mortgages & Leases	4,877	3,480	1,397+
Other Liabilities	49,205	39,770	9,435+
Sub. Notes & Debentures	4,523	4,616	93-
Common Stock	74,327	71,168	3,159+
Surplus	114,462	105,960	8,502+
Undivided Prof. & Cap. Res.	97,021	84,757	12,264+
	<u>\$ 3,269,937</u>	<u>\$ 3,004,459</u>	<u>\$ 265,478+</u>
*After deduction of			
Loan Reserves	\$ 16,268	\$ 15,063	\$ 1,205+

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1984, Compared With Report of (55) National Banks in Montana, June 30, 1983**

Figures In Thousands

RESOURCES	June 30, 1984	June 30, 1983	Decrease-Increase+
Cash and Banks	\$ 380,144	\$ 359,010	\$ 21,134+
Securities	764,292	740,531	23,761+
Funds Sold	282,869	100,117	182,752+
Loans, Discounts & Leases	2,076,811*	1,989,518*	87,293+
Premises, F & F	64,206	65,388	1,182-
Other Real Estate	16,721	15,307	1,414+
Other Assets	87,348	73,173	14,175+
	<u>\$ 3,672,391</u>	<u>\$ 3,343,044</u>	<u>\$ 329,347+</u>
LIABILITIES			
Total Deposits	\$ 2,952,145	\$ 2,787,882	\$ 164,263+
Funds Purchased	374,807	213,775	161,032+
Other Borrowed Funds	29,140	32,980	3,840-
Mortgages & Leases	6,814	7,951	1,137-
Other Liabilities	47,385	45,563	1,822+
Sub. Notes & Debentures	16,524	17,077	553-
Common Stock	74,429	74,515	86-
Surplus	80,417	79,241	1,176+
Undivided Prof. & Cap. Res.	90,730	84,060	6,670+
	<u>\$ 3,672,391</u>	<u>\$ 3,343,044</u>	<u>\$ 329,347+</u>
*After deduction of			
Loan Reserves	\$ 22,408	\$ 19,294	\$ 3,114+
Grand Total — All Banks			
of Montana	<u>\$ 6,942,328</u>	<u>\$ 6,347,503</u>	<u>\$ 594,825+</u>

**Data relating to National Banks obtained from Montana National Banks.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1984	June 30, 1983	NATIONAL BANKS	June 30, 1984	June 30, 1983
Loans as Percentage of Total Assets	55.82%	54.34%	Loans and Leases as Percentage of Total Assets	56.82%	59.74%
Loans as Percentage of Total Deposits	64.18%	62.41%	Loans and Leases as Percentage of Total Deposits	71.11%	72.06%
Capital and Reserve a/c's as Percentage of Total Assets	9.33%	9.32%	Capital and Reserve a/c's as Percentage of Total Assets	7.70%	8.15%
Capital and Reserve a/c's as Percentage of Total Deposits	10.73%	10.71%	Capital and Reserve a/c's as Percentage of Total Deposits	9.64%	9.83%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	24.74%	24.20%			
Time Deposits as Percentage of Total Deposits I.P.C.	84.08%	82.94%			
Demand Deposits as Percentage of Total Deposits I.P.C.	15.92%	17.06%			

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) First Interstate Bank of Billings Heights First Interstate Bank of West Billings Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank Montana Bank of Forsyth (1)
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	First Interstate Bank Little Horn State Bank

Harlem	Security State Bank
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Norwest Bank Helena (1) Norwest Capital Management & Trust Co., Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1) Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1) Valley Bank of Ronan (1)*
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

*Opened 2-21-84

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. First Interstate Bank of Billings, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

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